

Working for Change

A

1. **Bankruptcy**- inability to pay all one's debts when they are due
2. **Mandatory**- required
3. **Premium**- payment for insurance
4. **Universal**- available to all

B

1. Insurance is a way for people to protect themselves from large financial losses. Those who wish to be insured pay a premium. In return, if they are faced with big bills due to an event such as a house fire and or a severe illness, the insurance company will help pay these costs.
2. The difference between public and private insurance is that public insurance is a plan funded and run by the government to protect its citizens. Private insurance can be bought by individuals from a privately-run company.
3. Some Americans with health insurance have plans that cover their costs only up to a set amount. If their bills exceed the limit, they are on the hook for the rest.
4. Americans have their health costs paid for through government programs. This group includes pregnant women, children from low-income families, the disabled, retired seniors and military families.
5. Mr. Obama wants to make it illegal for insurance companies to refuse coverage to people with pre-existing conditions. And he wants workers to be able to keep their coverage even if they change or lose their jobs.

Just Talk about it

As you see it, for what reasons should the U.S. medical system be changed? For what reasons should it be left alone? Explain. If you were an American Senator or Member of Congress, how would you vote on a bill to bring in universal health care?

I think the U.S. medical system should be changed because

